

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application : 10/654,091 Confirmation No.: 5822  
Number  
Applicant : Jim LeKACHMAN  
Filed : September 4, 2003  
Title : SYSTEM AND METHOD FOR FINANCIAL  
INSTRUMENT PRE-QUALIFICATION AND  
OFFERING  
TC/Art Unit : 3694  
Examiner: : Hai TRAN  
  
Docket No. : 47004.000216  
Customer No. : **21967**

**RESPONSE**

**MAIL STOP AMENDMENT**

Commissioner for Patents  
P.O. Box 14507  
Alexandria, VA 22313-1450

Sir:

**I. INTRODUCTION**

In response to the Office Action mailed December 1, 2010 (the "Office Action"), Applicant hereby offers the following response. A brief index of the present communication follows.

- Amendments to the Drawings begin on page 2 of this paper;
- Listing of the Claims begin on page 3 of this paper.
- Remarks/Arguments begin on page 12 of this paper.